

In re:  
Nikoli Waters  
Debtor

Case No. 16-13985-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	+ Nikoli Waters, 501 Crystal Lane, Norristown, PA 19403-2980
14648240	+ GS Mortgage-Backed Securities Trust 2021-RPL1, C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT. 84165-0250
13763323	+ Goal Structured Sol, PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
14262576	+ Wilmington Savings Fund Society, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 05 2021 23:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 06 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 05 2021 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 05 2021 23:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13760635	EDI: CAPITALONE.COM	Nov 06 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13949609	EDI: ECMC.COM	Nov 06 2021 03:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13781042	+ EDI: IRS.COM	Nov 06 2021 03:23:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
13777473	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 23:27:21	LVNV Funding LLC c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
13739130	+ Email/Text: mstranen@marcushoffman.com	Nov 05 2021 23:18:00	Northridge Estates Condominium Association, c/o Michelle J. Stranen, Esquire, 326 West State Street, Media, PA 19063-3861
13748545	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 05 2021 23:27:15	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Nov 05, 2021

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NONE

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:**

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Nikoli Waters dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et.al. paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor GS Mortgage-Backed Securities Trust 2021-RPL1 bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT J. HOFFMAN	on behalf of Creditor Northridge Estates Condominium Association collections@marcushoffman.com
THOMAS SONG	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et.al. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Nikoli Waters</b>	Social Security number or ITIN	xxx-xx-5320
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>16-13985-elf</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nikoli Waters

11/4/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**